

(19)



Europäisches Patentamt

European Patent Office

Office européen des brevets



(11)

EP 0 745 961 A3

(12)

## EUROPEAN PATENT APPLICATION

(88) Date of publication A3:

15.07.1998 Bulletin 1998/29

(51) Int Cl.<sup>6</sup>: G07F 7/08

(43) Date of publication A2:

04.12.1996 Bulletin 1996/49

(21) Application number: 96303616.5

(22) Date of filing: 21.05.1996

(84) Designated Contracting States:

DE FR GB

(30) Priority: 31.05.1995 US 455939

(71) Applicant: AT&amp;T Corp.

New York, NY 10013-2412 (US)

(72) Inventors:

• Blonder, Greg E.

Summit, New Jersey 07901 (US)

• Greenspan, Steven Lloyd

Scotch Plains, New Jersey 07076 (US)

• Mirville, J. Robert

Manalapan, New Jersey 07726 (US)

• Sugla, Binay

Aberdeen, New Jersey 07747 (US)

(74) Representative: Harding, Richard Patrick et al

Marks &amp; Clerk,

4220 Nash Court,

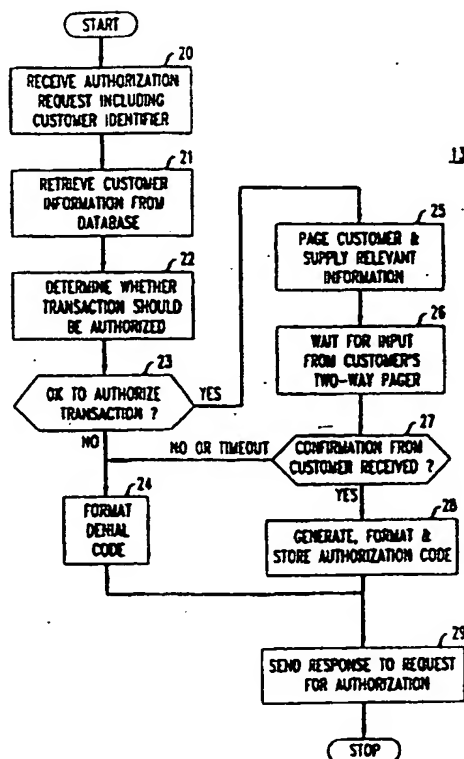
Oxford Business Park South

Oxford OX4 2RU (GB)

## (54) Transaction authorization and alert system

(57) An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request includes a customer identifier; a determination is made whether to authorize the transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the customer; a confirmation that the transaction should, in fact, be authorized is received back from the customer; and the transaction is authorized in response to the customer's confirmation thereof. In accordance with another illustrative embodiment, a transaction initiated by an agent of the customer (i.e., the principal) is authorized by the principal when one or more threshold parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.

FIG. 10



EP 0 745 961 A3



European Patent  
Office

## EUROPEAN SEARCH REPORT

Application Number  
EP 96 30 3616

| DOCUMENTS CONSIDERED TO BE RELEVANT  |   |                                  |  |
|--|---|----------------------------------|--|
| Category   | Citation of document with indication, where appropriate, of relevant passages | Relevant to claim                | CLASSIFICATION OF THE APPLICATION (Int.Cl.6) |
| A  | WO 94 12954 A (WILSON SHEILA) 9 June 1994<br>* claim 1; figure 1 *            | 1-35                             | G07F7/08<br>G07F7/10                         |
| A  | WO 95 12859 A (VISA INT. SERVICE ASS) 11 May 1995<br>* claim 1; figure 4 *    | 1-35                             |  |
| A  | WO 93 01662 A (NEUSTEIN SHIMON) 21 January 1993<br>* claim 1; figure 1 *      | 1-35                             |  |
| A  | US 4 554 418 A (TOY FRANK C) 19 November 1985<br>* claim 1; figure 1 *        | 1-35                             |  |
| A  | US 5 388 148 A (SEIDERMAN ABE) 7 February 1995<br>* claim 1; figure 1 *       | 1-35                             |  |
| A  | US 5 208 446 A (MARTINEZ JERRY R) 4 May 1993<br>* claim 1; figure 2 *         | 1-35                             |  |
|  |   |                                  | TECHNICAL FIELDS SEARCHED (Int.Cl.6)         |
|  |   |                                  | G07F   |
| The present search report has been drawn up for all claims   |   |                                  |  |
| Place of search  |   | Date of completion of the search | Examiner                                     |
| THE HAGUE  |   | 26 May 1998                      | Kirsten, K                                   |
| CATEGORY OF CITED DOCUMENTS  |   |                                  |  |
| <p>X : particularly relevant if taken alone<br/> Y : particularly relevant if combined with another document of the same category<br/> A : technological background<br/> O : non-written disclosure<br/> P : intermediate document</p> <p>T : theory or principle underlying the invention<br/> E : earlier patent document, but published on, or after the filing date<br/> D : document cited in the application<br/> L : document cited for other reasons<br/> &amp; : member of the same patent family, corresponding document</p> |   |                                  |  |

EPO FORM 1503 03.82 (Pct01)